

No. 75

Abstract of Reports of the
Condition of

MONTANA

State Banks
Trust Companies
and Private Banks

April 3, 1923
and Comparison with Reports of
December 29, 1922



Compiled by
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SUPERINTENDENT OF BANKS

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REGISTER MONTANA STATE BANKS

APRIL 3, 1923.

Anaconda	1	Daly Bank & Trust Co. (1)
Antelope	2	Citizens' State Bank
Ashland	3	Bank of Ashland
Augusta	4	Peoples Bank of Augusta
Baker	5	Baker State Bank
Bainville	6	Fallon County Bank
Ballantine	7	Farmers' State Bank
Barber	8	Ballantine State Bank (1) (2)
Bear Creek	9	Farmers' State Bank
	10	Clark-Wright Co. Bankers (2) (4)
	11	Miners' State Bank
Belfry	12	Bank of Belfry
Belgrade	13	Belgrade State Bank (1)
	14	Farmers' Bank
Belmont	15	Belmont State Bank
Belt	16	Farmers' & Miners' State Bank (1)
	17	State Bank of Belt (1) (3)
Benchland	18	Benchland State Bank
Big Fork	19	The State Bank of Big Fork
Big Sandy	20	Northern Montana State Bank
Big Timber	21	Citizens' State Bank
	22	Commercial Bank & Trust Co.
	23	Scandinavian-American Bank
Billings	24	Security Trust & Savings Bank (1)
	25	Yegen Bros., Bankers (4)
Boulder	26	Bank of Boulder (1)
Bowdoin	27	Bowdoin State Bank (2)
Box Elder	28	Security State Bank (2)
Boyd	29	Boyd State Bank
Bozeman	30	Gallatin Trust & Savings Bank (1)
	31	Security Bank & Trust Co. (1)
	32	Farmers' State Bank
Brady	33	Powder River County Bank (1)
Broadus	34	Mutual State Bank (2)
Broadview	35	First State Bank (2)
Brockway	36	Stockmens' State Bank (1) (2)
Browning	37	First State Bank
Buffalo	38	W. A. Clark & Bros., Bankers (4)
Butte	39	Metals Bank & Trust Co. (1)
	40	Miners' Savings Bank & Trust Co. (1)
	41	South Side State Bank
	42	Yegen Bros., Bankers (4)
Bynum	43	First State Bank
Carter	44	Carter State Bank
Cascade	45	First State Bank
	46	Stockmens' Bank
Chester	47	First State Bank (2)
Chinook	48	Lohman State Bank
Choteau	49	Citizens' State Bank
	50	Stockmens' State Bank
Circle	51	Circle State Bank
Clyde Park	52	Citizens' State Bank
	53	First State Bank (1) (3)
Coburg	54	Farmers' State Bank
Coffee Creek	55	First State Bank
Columbia Falls	56	Bank of Columbia Falls
Columbus	57	Columbus State Bank
Conrad	58	Farmers' State Bank
	59	Pondera Valley State Bank
Corvallis	60	Corvallis State Bank
Culbertson	61	Citizens' State Bank (1)
	62	State Bank of Culbertson
Custer	63	Custer State Bank
Cut Bank	64	Farmers' State Bank (2)
	65	Glacier County State Bank
Darby	66	State Bank of Darby
Dayton	67	Dayton State Bank
Deer Lodge	68	Deer Lodge Bank & Trust Co.
	69	Larable Bros., Bankers, Inc.
Denton	70	Denton State Bank (1)
Devon	71	Security State Bank
Dillon	72	Beaverhead State Bank (1)
	73	Security State Bank (1)
	74	State Bank of Dillon
Dixon	75	Farmers' & Merchants' State Bank
Dooley	76	Citizens' State Bank
Drummond	77	Drummond State Bank
Dunkirk	78	Dunkirk State Bank
	79	State Bank of Dutton
Dutton	80	East Helena State Bank (1)
East Helena	81	Edgar State Bank (1)
Edgar	82	Ekalaka State Bank
Ekalaka	83	Emigrant State Bank
Emigrant	84	Farmers' State Bank
Enid	85	Southern Montana Bank (1)
Ennis	86	Farmers' & Merchants' State Bank (1)
Eureka		
Fairfield	86	State Bank of Fairfield

- (1) Federal Reserve Banks.
 (2) Banks in hands of Receiver.
 (3) Banks in hands of this department.
 (4) Private banks.

Fairview	87	Bank of Fairview
Fallon	88	Montana State Bank
Flaxville	89	State Bank of Flaxville
Forsyth	90	Bank of Commerce of Forsyth (1)
Fort Benton	91	Benton State Bank (2)
Frazier	92	Farmers' & Merchants' State Bank
Froid	93	First State Bank
Fromberg	94	Clarks Fork Valley Bank (1)
Gardiner	95	Yegen Bros., Bankers (4)
Genou	96	Genou State Bank
Geraldine	97	Montana State Bank
Geyser	98	First State Bank (3)
Gildford	99	Farmers' State Bank
	100	Gildford State Bank (2)
Gilman	101	Gilman State Bank
Glasgow	102	Farmers'-Stockgrowers' Bank
	103	Milk River Valley Bank
Glendive	104	Exchange State Bank
	105	Glendive State Bank
	106	Farmers' State Bank
	107	Pioneer State Bank
Grass Range	108	State Bank of Grass Range
Great Falls	109	American Bank & Trust Co. (2)
	110	Conrad Banking Company
	111	Stanton Trust & Savings Bank
	112	West Side State Bank
Hall	113	Granite County Bank
Hamilton	114	Citizens' State Bank
	115	Ravalli County Bank (1)
Hardin	116	Hardin State Bank (1) (2)
Harlem	117	Blaine County Bank
Harlowton	118	Continental Bank & Trust Co.
Harrison	119	Harrison State Bank
Havre	120	Farmers' State Bank (2)
	121	Security State Bank
Hedgesville	122	Hedges State Bank
Helena	123	Banking Corporation of Mont. (1)
	124	Conrad Trust & Savings Bank (1)
	125	Farmers' & Mechanics' State Bank
	126	Montana Trust & Savings Bank (1)
	127	Union Bank & Trust Co. (1)
Helmville	128	Blair & Company State Bank
Highwood	129	Farmers' State Bank
Hilger	130	First State Bank
Hingham	131	Farmers' State Bank (2)
	132	Hingham State Bank (1) (2)
Hinsdale	133	Valley County Bank (1)
Hobson	134	Judith Basin Bank
Homestead	135	Homestead State Bank
Hot Springs	136	Camas State Bank
Huntley	137	Huntley State Bank (1) (3)
Hysham	138	Treasure State Bank (2)
Inverness	139	Inverness State Bank (1)
Ismay	140	Farmers' & Stockgrowers State Bank (2)
	141	Joliet State Bank (1)
Joliet	142	Rock Creek State Bank
Joplin	143	First State Bank
Jordan	144	First State Bank
Judith Gap	145	Security State Bank
Kalispell	146	Bank of Commerce (1)
	148	Farmers' State Bank
Kremlin	149	First State Bank (2)
	150	First State Bank
Lambert	151	First State Bank
Laredo	152	American Bank of Laurel (1)
Laurel	153	Laurel State Bank (2)
	154	Lavina State Bank
Lavina	155	Lehigh State Bank
Lewistown	157	Empire Bank & Trust Co. (1)
	159	First State Bank
Libby	160	First State Bank
Livingston	161	C. S. Hefferin & Son, Bankers (4)
	162	Farmers' State Bank
Lohman	163	Loma State Bank
Loma	165	State Bank of Madoc
Madoc	166	First State Bank
Malta	167	Home State Bank
Manhattan	168	Manhattan State Bank
	169	State Bank of Martinsdale (3)
Martinsdale	170	Farmers' State Bank
Medicine Lake	171	First State Bank
	172	Security State Bank
Melstone	173	Melstone State Bank (2)
Mildred	174	Mildred State Bank
Miles City	175	Custer County Bank (2)
Missoula	176	American Bank & Trust Co. (1)
	177	Missoula Trust & Savings Bank
	178	Moccasin State Bank (1)
Moccasin	179	Mondak State Bank
Mondak	180	Montague State Bank
Montague	181	State Bank of Moore
Moore	182	Musselshell State Bank (2)
Musselshell	183	State Bank of Nashua (1)
Nashua	184	D. J. Condon, Banker (4)
Neihart		

Ollie	185	Ollie State Bank
Opeheim	186	Farmers' State Bank
	187	First State Bank (1)
Oswego	188	First State Bank
Outlook	189	Security State Bank
Ovando	190	First State Bank (2)
Pablo	191	Farmers' State Bank
Park City	192	Park City State Bank (1)
Pendroy	193	Farmers' State Bank
Phillipsburg	194	First State Bank (1)
	195	Phillipsburg State Bank (1)
Plains	196	Farmers' & Merchants' State Bank
Plentywood	197	Riba State Bank
	198	Sheridan County State Bank
	199	State Bank of Plentywood (1)
	200	First State Bank
Plevna	201	Flathead County State Bank
Polson	202	Security State Bank
	203	Morris State Bank
Pony	204	Traders' State Bank
Poplar	205	Power State Bank
Power	206	Lake Basin State Bank
Rapelje	207	Meyer & Chapman State Bank
Red Lodge	208	Red Lodge State Bank
	209	State Bank of Redstone
Redstone	210	Reed Point State Bank (1)
Reed Point	211	First State Bank (1)
Richey	212	Ringling State Bank (3)
Ringling	213	Roberts State Bank
Roberts	214	Ronan State Bank
Ronan	215	Rosebud State Bank
Rosebud	216	Citizens' State Bank (1) (3)
Roundup	217	Security State Bank
Roy	218	Farmers' State Bank
Rudyard	219	Farmers' & Merchants State Bank
Ryegate	220	State Bank of Ryegate
Saco	221	Farmers' & Merchants' State Bank (1)
	222	Mission State Bank
St. Ignatius	223	St. Xavier State Bank
St. Xavier	224	Salesville State Bank
Salesville	225	Miners' State Bank (2)
Sand Coulee	226	Farmers' & Merchants' State Bank
Savage	227	Citizens' State Bank
Scobey	228	State Bank of Shawmut
Shawmut	229	First State Bank
Shelby	230	Shepherd State Bank
Shepherd	231	Sheridan State Bank
Sheridan	232	Yellowstone Valley Bank & Trust Co. (1) (2)
Sidney	233	Sun River Valley State Bank
Simms	234	State Bank of Somers
Somers	235	Square Butte State Bank
Square Butte	236	Basin State Bank
Stanford	237	First State Bank (1)
Stevensville	238	State Bank of Stockett (2)
Stockett	239	Sumatra State Bank
Sumatra	240	Sunburst State Bank
Sunburst	241	Superior State Bank
Superior	242	Farmers' & Merchants' State Bank
Sweet Grass	243	First International Bank
Terry	244	Security State Bank
	245	State Bank of Terry
Thompson Falls	246	First State Bank
	247	Thompson State Bank
Toston	248	Toston State Bank
Townsend	249	State Bank of Townsend (1)
Troy	250	Kootenai Valley State Bank
Turner	251	Turner State Bank
Twin Bridges	252	Bank of Twin Bridges (2)
Two Dot	253	State Bank of Two Dot
Valier	254	Montana State Bank (2)
Vananda	255	Vananda State Bank (3)
Victor	256	Farmers' State Bank
Vida	257	First State Bank of Vida
Virgelle	258	Virgelle State Bank
Virginia City	259	Elling State Bank
	260	Madison State Bank (2)
Westby	261	Farmers' State Bank
Westmore	262	Westmore State Bank
Whitefish	263	Security State Bank
Whitehall	265	Whitehall State Bank
White Sul. Spgs.	266	Central State Bank (1)
Whitetail	267	Security State Bank
Wibaux	269	Wibaux County Bank
Williams	270	First State Bank
Willow Creek	271	Willow Creek State Bank (1)
Wilsall	272	Farmers' State Bank
Windham	273	State Bank of Windham
Winifred	274	First State Bank
Winnett	275	First State Bank
Wisdom	276	State Bank of Wisdom
Wolf Point	277	First State Bank (1)
	278	Security State Bank (1)
Worden	279	Farmers State Bank (1)
Wyola	280	Little Horn State Bank
Zurich	281	First State Bank

**Aggregate Resources and Liabilities of the 242 State Banks, and 6 Private Banks of Montana, April 3, 1923,
and Comparison With Report of 259 State Banks and 6 Private
Banks December 29, 1922.**

RESOURCES.	State and Private Banks and Trust Companies Reporting 248.			
	April 3, 1923	Dec. 29, 1922	Increase	Decrease
Loans and Discounts	\$62,776,774.87	\$67,520,662.84	\$.....	\$4,743,887.97
Overdrafts	231,994.98	295,623.21	.....	63,628.23
Bonds, Warrants, Etc.	11,877,963.47	12,284,442.00	.....	406,478.53
Stock in Federal Reserve Bank.....	155,800.00	163,650.00	.....	7,850.00
Banking House, Fur. & Fix.....	3,432,842.39	3,626,784.96	.....	193,942.57
Other Real Estate	2,770,888.46	2,724,907.33	45,981.13	.....
Gold	245,899.06	243,383.00	2,516.06	.....
Silver and Minor Coin	356,731.90	386,030.97	.....	29,299.07
Currency	1,915,874.75	2,242,845.86	.....	326,971.11
Due from Approved Reserve Agents.....	13,881,739.93	16,486,702.40	.....	2,604,962.47
Checks and other Cash Items.....	582,419.10	627,512.47	.....	45,093.37
Other Resources	620,694.75	490,133.16	130,561.59	.....
Total.....	\$98,849,623.66	\$107,092,678.20	.....	8,243,054.54
LIABILITIES.				
Capital Stock	\$10,705,000.00	\$11,300,000.00	.....	595,000.00
Surplus	2,929,502.65	3,220,745.41	.....	291,242.76
Undivided Profits	866,540.51	1,446,216.00	.....	579,675.49
Due to Banks.....	3,200,598.06	4,240,895.57	.....	1,040,297.51
Demand Deposits	40,343,264.04	44,555,396.62	.....	4,212,132.58
Time Deposits	19,542,776.75	19,834,324.78	.....	291,548.03
Savings Deposits	12,824,234.80	12,267,489.82	556,744.98	.....
Bills Payable	5,375,728.72	6,497,123.12	.....	1,121,394.40
Due to War Finance.....	2,906,125.37	3,518,328.96	.....	612,203.59
Other Liabilities	155,852.76	212,157.92	.....	56,305.16
Total.....	\$98,849,623.66	\$107,092,678.20	.....	\$8,243,054.54
Average Reserve	22.3%	24.7%		

CONSOLIDATIONS.

Empire Bank & Trust Company and Lewistown
State Bank of Lewistown consolidated, now
known as Empire Bank & Trust Co.

LIQUIDATIONS.

First State Bank, Kolin liquidated.

BANKS CLOSED SINCE LAST CALL.

Ringling State, Ringling.
State Bank of Martinsdale.
Citizens State, Roundup.
First State Bank, Clyde Park.
First State Bank, Geyser.
First State Bank, Brockway.
Hardin State Bank, Hardin.

Deposits Dec. 29, 1922.....	\$80,898,106
Deposits April 3, 1923.....	75,910,873
Decrease.....	\$4,987,233
Reserve April 3, 1923.....	\$16,982,665
Required Reserve 10%.....	7,591,087
Excess Reserve.....	\$ 9,391,578